

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
John R. Krok  
Amanda L. Krok  
Debtors

Case No. 18-02200-HWV  
Chapter 13

District/off: 0314-5  
Date Rcvd: Nov 16, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

**Symbol**

**Definition**  
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2023:**

Recip ID	Recipient Name and Address
db/jdb 5065807	+ John R. Krok, Amanda L. Krok, 111 Squirrel Road, Dingmans Ferry, PA 18328-3140 US Bank, CRA Management, Oshkosh, WI 54903

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: JPMORGANCHASE	Date/Time	Recipient Name and Address
cr		Nov 16 2023 23:42:00	JPMorgan Chase Bank, National Association, 7255 Baymeadows Way, ATTN: JAXB2007, Jacksonville, FL 32256
cr	+ EDI: AIS.COM	Nov 16 2023 23:42:00	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5065793	+ EDI: BANKAMER.COM	Nov 16 2023 23:42:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238
5065795	EDI: CAPITALONE.COM	Nov 16 2023 23:42:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
5065796	EDI: CITICORP.COM	Nov 16 2023 23:42:00	Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007
5065794	+ EDI: CAPITALONE.COM	Nov 16 2023 23:42:00	Cap1/cbela, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463
5117075	Email/PDF: bncnotices@becket-lee.com	Nov 16 2023 18:55:38	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5134567	+ EDI: CITICORP.COM	Nov 16 2023 23:42:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5111065	EDI: DISCOVER.COM	Nov 16 2023 23:42:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5065799	+ EDI: DISCOVER.COM	Nov 16 2023 23:42:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
5065797	EDI: JPMORGANCHASE	Nov 16 2023 23:42:00	Chase Card, Po Box 15298, Wilmington, DE 19850
5065798	EDI: JPMORGANCHASE	Nov 16 2023 23:42:00	Chase Mtg, Po Box 24696, Columbus, OH 43224
5133038	EDI: JPMORGANCHASE	Nov 16 2023 23:42:00	JPMorgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
5065800	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Nov 16 2023 18:39:00	Keybank Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338
5065801	+ Email/Text: PBNCNotifications@perituservices.com	Nov 16 2023 18:39:00	Kohls/capone, N56 W 17000 Ridgewood Dr,

5288784	+ Email/Text: nsm_bk_notices@mrcopper.com	Nov 16 2023 18:39:00	Menomonee Falls, WI 53051-7096 Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
5288783	+ Email/Text: nsm_bk_notices@mrcopper.com	Nov 16 2023 18:39:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
5066558	+ EDI: RECOVERYCORP.COM	Nov 16 2023 23:42:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5065802	+ EDI: RMSC.COM	Nov 16 2023 23:42:00	Syncb/ashley Homestore, 950 Forrer Blvd, Kettering, OH 45420-1469
5065803	+ EDI: RMSC.COM	Nov 16 2023 23:42:00	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
5065804	+ EDI: RMSC.COM	Nov 16 2023 23:42:00	Syncb/oldnavydc, Po Box 965005, Orlando, FL 32896-5005
5065805	+ EDI: RMSC.COM	Nov 16 2023 23:42:00	Syncb/pandora, C/o Po Box 965036, Orlando, FL 32896-0001
5065806	+ EDI: RMSC.COM	Nov 16 2023 23:42:00	Syncb/toysrusdc, Po Box 965005, Orlando, FL 32896-5005
5129228	+ EDI: AIS.COM	Nov 16 2023 23:42:00	Synchrony Bank, c/o AIS InfoSource LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
5130899	EDI: USBANKARS.COM	Nov 16 2023 23:42:00	USB Leasing LT, c/o U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5079808		JPMorgan Chase Bank, National Association, 7255 Baymeadows Way, ATTN: JAXB2007, Jac
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5117076	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
D. Troy Sellars	on behalf of Asst. U.S. Trustee United States Trustee D.Troy.Sellars@usdoj.gov ustpregion03.ha.ecf@usdoj.gov
Gregory Benjamin Schiller	on behalf of Asst. U.S. Trustee Gregory.B.Schiller@usdoj.gov ustpregion03.ha.ecf@usdoj.gov
Jack N Zaharopoulos	TWeclf@pAMD13trustee.com
James Warmbrodt	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper bkgroup@kmllawgroup.com
John J Martin	on behalf of Debtor 2 Amanda L. Krok jmartin@martin-law.net kmartin@martin-law.net;sseana@martin-law.net;jjmartin@martin-law.net;r59891@notify.bestcase.com
John J Martin	on behalf of Debtor 1 John R. Krok jmartin@martin-law.net kmartin@martin-law.net;sseana@martin-law.net;jjmartin@martin-law.net;r59891@notify.bestcase.com
Kevin S Frankel	on behalf of Creditor JPMorgan Chase Bank National Association pa-bk@logs.com
Kimberly D Martin	on behalf of Debtor 1 John R. Krok kmartin@martin-law.net jashley@martin-law.net;r59891@notify.bestcase.com
Kimberly D Martin	on behalf of Debtor 2 Amanda L. Krok kmartin@martin-law.net jashley@martin-law.net;r59891@notify.bestcase.com
Kristen D Little	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper KRLITTLE@FIRSTAM.COM
Michael Patrick Farrington	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper mfarrington@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 13

**Information to identify the case:**

Debtor 1 John R. Krok  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Social Security number or ITIN xxx-xx-5158  
EIN \_\_\_\_\_

Debtor 2 Amanda L. Krok  
(Spouse, if filing)  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

Social Security number or ITIN xxx-xx-5439  
EIN \_\_\_\_\_

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:18-bk-02200-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John R. Krok

Amanda L. Krok

By the  
court:

11/16/23



Henry W. Van Eck, Chief Bankruptcy  
Judge

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**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

Form 3180W

**Chapter 13 Discharge**

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**